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Fiserv Releases New Versions of Signature Bank Platform and Aperio With Lending and Risk Enhancements

- | Signature bank platform and Aperio afford strong relationship decisioning
- | Consistent customer information across delivery channels helps Fiserv clients generate higher revenues, improves the customer experience, and increases operational efficiency
- | Improved fraud management automatically detects threats from both internal and external sources, reducing risk
- | Increased lending quality is enabled by unique business processes for secured and unsecured loans

Brookfield, Wis., 25 October, 2010 - Sibos Stand A634 - [Fiserv, Inc.](http://www.fiserv.com) (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced the availability of the latest versions of its SignatureTM bank platform and AperioTM for Signature for global financial institutions. Built with extensive input from existing clients and market experts, Fiserv focused on enhancing the core processing and channel solutions to automate common processes and add increased flexibility for meeting end customer needs. Through features that can be tailored to the financial institutions' business model, the new versions of Signature and Aperio, both numbered 10.1, also extend the benefits of consumer lending and fraud risk management functionality. The announcement was made at Sibos 2010 in Amsterdam.

"During a time when change is pervasive, especially in the banking industry, Fiserv solutions can help banks create new opportunities to meet business objectives," said Tony Catalano, division president, Bank Solutions, Fiserv. "The enhancements to Signature and Aperio address global market demands, enabling financial institutions to fuel organic growth, increase profitability and reduce fraud. Increased automation provided by these solutions also allows bank employees to become more responsive to customers through multiple channels."

With Aperio, financial institutions have a single view of the end customer for bank agents to provide quick, accurate customer service to promote and improve overall customer satisfaction. Through pre-built and configurable workflows in Aperio, all channels are integrated to create a single view of the customer regardless of touch point. Aperio gives clients the capability to proactively make decisions about how to proceed with bank customers -- based on real-time data - as well as offering more personalised product offerings to increase sales.

Aperio 10.1 includes the general availability of Aperio Lending for Signature. Aperio Lending offers banks and consumer finance organisations a powerful and easily maintainable solution for originating new, secured and unsecured loans. With consistent, rules-based business processes, financial institutions can manage toward a higher quality of lending and gain greater efficiency through automation. Its ease of use also benefits bank customers and enables origination across multiple channels, including contact centre, branch, web and mobile. The solution provides the ability to originate various types of personal loan products, set roles and limits for agents and supervisors, efficiently handle exceptions according to bank policy and provide a consolidated view of the applicant's credit worthiness and ability to service the loan. Aperio's cross-channel integration also means that consumers can start an application in one channel and continue in another, improving customer satisfaction with the origination process

The latest version of Aperio also offers enhanced features for increased flexibility with unique account number formats, lower cost of ownership with enhanced administration tools, and a reduction of paper from branches with an electronic signature pad and integrated content management solution.

Proven in production to be highly scalable in mid-tier and large institutions, Signature is a complete, real-time, service-oriented architecture (SOA)-based core processing solution that provides a high degree of flexibility to support complex environments and unique business models. Deployed in 45 countries, Signature 10.1 offers expanded capabilities to respond promptly to changes in market activity, reduce training time and increase staff productivity.

Fraud enhancement in Signature 10.1 includes the addition of the Non-Financial Events stream in Fraud Manager for Signature. By recording non-financial activities that occur on an account or customer record, financial institutions are able to capture information that is key to detecting and protecting against internal (employee) and external (customer and non-customer) fraud. The Non-Financial Event Stream uses specific Fraud Risk Manager alert definitions to detect key non-financial events taking place at the account or customer record level and sends data to Financial Crime Risk Manager.

Signature and Aperio are examples of the Fiserv core competencies in Customer and Channel Management, Account Processing and Business Intelligence and Optimisation. Financial institutions that choose Fiserv benefit from the company's vast market knowledge and global expertise, as well as commitment to industry-leading quality standards, and ongoing investments to drive innovation and industry transformation.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit www.fiserv.com.

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